UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MICHIGAN SOUTHERN DIVISION - DETROIT

IN RE:

BRANDI MICHELLE LANE

CASE NO. 16-42917-MAR CHAPTER 13 HONORABLE MARK A. RANDON

DEBTOR.

CRAIG S. SCHOENHERR, SR. (P32245) Attorney for Creditor O'REILLY RANCILIO P.C. Sterling Town Center 12900 Hall Road, Suite 350 Sterling Heights, MI 48313-1151 (586) 997-6481 (586) 726-1000

AFFIDAVIT OF DEFAULT

STATE OF MICHIGAN)

COUNTY OF MACOMB)

Craig S. Schoenherr, Sr. states as follows:

- 1. He is the attorney of record for Santander Consumer USA Inc. ("Creditor") in this matter.
- 2. The Creditor holds a valid, perfected security interest in a certain 2012 GMC Terrain bearing vehicle identification number 2GKFLXEK1C6116909.
- 3. On February 7, 2019, an Order for Modification of the Automatic Stay and Resolving Motion for Relief from the Automatic Stay was entered by this Court, requiring Debtor to maintain payments to the Creditor current.
- 4. On July 30, 2020, the Creditor gave notice of the default in payments to the Debtor's attorney and the Debtor.

- 5. The Debtor had 10 days from the date of the notice to bring the payments current with the Creditor.
 - 6. The Debtor failed to bring the payments current within the required time period.
 - 7. The Debtor has failed to comply with the terms of the Order.
- 8. Upon the failure of the Debtor to comply with the terms of the Order, the Automatic Stay of 11 U.S.C. § 362 is terminated as to the interest of Santander Consumer USA Inc. in the 2012 GMC Terrain bearing Vehicle Identification Number 2GKFLXEK1C6116909.

O'REILLY RANCILIO P.C.

/s/ Craig S. Schoenherr, Sr.

CRAIG S. SCHOENHERR, SR. (P32245) Attorney for Creditor 12900 Hall Road, Suite 350 Sterling Heights, MI 48313-1151 (586) 726-1000 ecf@orlaw.com

DATED: August 25, 2020